

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Clifford Wiley  
Libra Wiley  
Debtor(s)

Case No. 15 B 27906

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/14/2015.
- 2) The plan was confirmed on 11/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 03/10/2016.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$11,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$418.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,918.00**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Medial Group	Unsecured	287.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	0.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	176.40	NA	NA	0.00	0.00
American Capital Financial	Secured	43,405.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	6,450.00	NA	NA	0.00	0.00
Barr Management	Unsecured	1,734.94	NA	NA	0.00	0.00
Beverly Bank & Trust	Unsecured	3,597.46	NA	NA	0.00	0.00
BMO Harris Bank NA	Unsecured	50,000.00	50,870.32	50,870.32	0.00	0.00
BMO Harris Bank NA	Unsecured	0.00	14,806.16	14,806.16	0.00	0.00
Capital One Bank	Unsecured	798.37	798.37	798.37	0.00	0.00
Celtic Bank	Unsecured	22,387.61	22,387.61	22,387.61	0.00	0.00
Chase Bank USA NA	Unsecured	1,150.00	NA	NA	0.00	0.00
Crosstown Tree Service	Unsecured	3,500.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	8,588.62	8,588.62	8,588.62	0.00	0.00
Discover Bank	Unsecured	3,470.40	3,470.40	3,470.40	0.00	0.00
Discover Bank	Unsecured	593.84	593.84	593.84	0.00	0.00
EMP of Chicago, LLC	Unsecured	832.50	NA	NA	0.00	0.00
Great American Finance	Unsecured	2,099.00	NA	NA	0.00	0.00
Headway Capital	Unsecured	32,143.10	NA	NA	0.00	0.00
HFC	Unsecured	7,124.26	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	451.65	NA	NA	0.00	0.00
Illinois Dept Of Employment Security	Unsecured	0.00	100.00	100.00	0.00	0.00
Illinois Dept Of Employment Security	Priority	0.00	591.34	591.34	48.34	0.00
Illinois Dept Of Employment Security	Priority	10,114.56	11,865.65	11,865.65	969.98	0.00
Illinois Dept of Revenue 0414	Priority	4,608.51	3,539.92	3,539.92	289.38	0.00
Illinois Dept of Revenue 0414	Unsecured	881.00	881.00	881.00	0.00	0.00
Internal Revenue Service	Unsecured	15,162.51	0.00	0.00	0.00	0.00
Internal Revenue Service	Unsecured	7,418.95	7,418.95	7,418.95	0.00	0.00
Internal Revenue Service	Priority	25,733.51	22,043.81	22,043.81	1,802.02	0.00
Mercy Hospital & Medical Center	Unsecured	171.77	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	942.00	942.00	942.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Midland Funding LLC	Unsecured	13,627.24	13,627.24	13,627.24	0.00	0.00
PLS Check Cashiers	Unsecured	3,131.53	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	3,370.00	2,996.37	2,996.37	0.00	0.00
Portfolio Recovery Associates	Unsecured	8,019.00	6,452.99	6,452.99	0.00	0.00
Portfolio Recovery Associates	Unsecured	837.29	937.81	937.81	0.00	0.00
Portfolio Recovery Associates	Unsecured	5,276.86	5,603.00	5,603.00	0.00	0.00
Sears Credit Cards	Unsecured	937.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	7,178.66	7,178.66	7,178.66	0.00	0.00
Springleaf Financial Services	Secured	35,687.38	34,574.42	34,574.42	3,483.52	488.76
TD Retail Card Services	Unsecured	6,266.52	6,301.52	6,301.52	0.00	0.00
The Home Depot	Unsecured	523.88	NA	NA	0.00	0.00
The Home Depot	Unsecured	0.00	NA	NA	0.00	0.00
Umpqua Bank fka Borrego Springs Bank	Unsecured	2,286.20	2,385.25	2,385.25	0.00	0.00
Univ of Chicago Medicine	Unsecured	474.84	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$34,574.42	\$3,483.52	\$488.76
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,574.42</b>	<b>\$3,483.52</b>	<b>\$488.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$38,040.72	\$3,109.72	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$38,040.72</b>	<b>\$3,109.72</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$156,340.11</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,918.00</u>
Disbursements to Creditors	<u>\$7,082.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,000.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/18/2016

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.